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J1054 U.S. PTO

J1011 U.S. PTO
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September 12, 2001

FILE NO: 52493.000104

Assistant Commissioner For Patents
BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: Filing of New U.S. Utility Patent Application
Title: "A SYSTEM AND PROCESS FOR SECURITIZING REVERSE
MORTGAGE LOANS"
Inventor(s): Shekar Jannah, Forest, VA and Burt Hazelwood, Richmond, VA

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including seventeen (17) pages of Specification, eleven (11) pages of Claims (numbered 1-48), one (1) page Abstract, five (5) page(s) of Drawings (numbered 1-5).

This application claims priority of U.S. Provisional Application No. 60/231,554 , filed September 11, 2000.

The filing fee is calculated as follows:

			AMOUNT	
			BASIC FILING FEE	
			\$710.00	
No. of Claims		No. in Excess	Rate	
Number of Claims in Excess of: 20		28	\$ 18.00	\$504.00
Independent Claims in Excess of: 3		5	\$ 80.00	\$400.00
First Presentation of Multiple Dependent Claims			\$270.00	0
Reduce by 1/2 for Small Entity				
Recordation of Assignment				
TOTAL FEE DUE				\$ 1,614.00



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PATENT TRADEMARK OFFICE

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Dated: September 12, 2001

Country	Year	Population (millions)	Urban population (millions)	Urban population (%)	Population density (per sq km)	Urban population density (per sq km)	Population growth rate (%)	Urban population growth rate (%)	Population growth rate (%)	Urban population growth rate (%)	Population growth rate (%)	Urban population growth rate (%)
Algeria	1980	11.5	4.5	39	100	1,000	1.8	2.5	1.8	2.5	1.8	2.5
Algeria	1985	12.5	5.5	44	110	1,100	2.0	2.8	2.0	2.8	2.0	2.8
Algeria	1990	13.5	6.5	48	120	1,200	2.2	3.0	2.2	3.0	2.2	3.0
Algeria	1995	14.5	7.5	52	130	1,300	2.4	3.2	2.4	3.2	2.4	3.2
Algeria	2000	15.5	8.5	55	140	1,400	2.6	3.4	2.6	3.4	2.6	3.4
Algeria	2005	16.5	9.5	58	150	1,500	2.8	3.6	2.8	3.6	2.8	3.6
Algeria	2010	17.5	10.5	60	160	1,600	3.0	3.8	3.0	3.8	3.0	3.8
Algeria	2015	18.5	11.5	62	170	1,700	3.2	4.0	3.2	4.0	3.2	4.0
Algeria	2020	19.5	12.5	64	180	1,800	3.4	4.2	3.4	4.2	3.4	4.2
Algeria	2025	20.5	13.5	66	190	1,900	3.6	4.4	3.6	4.4	3.6	4.4
Algeria	2030	21.5	14.5	67	200	2,000	3.8	4.6	3.8	4.6	3.8	4.6
Algeria	2035	22.5	15.5	69	210	2,100	4.0	4.8	4.0	4.8	4.0	4.8
Algeria	2040	23.5	16.5	70	220	2,200	4.2	5.0	4.2	5.0	4.2	5.0
Algeria	2045	24.5	17.5	71	230	2,300	4.4	5.2	4.4	5.2	4.4	5.2
Algeria	2050	25.5	18.5	73	240	2,400	4.6	5.4	4.6	5.4	4.6	5.4
Algeria	2055	26.5	19.5	74	250	2,500	4.8	5.6	4.8	5.6	4.8	5.6
Algeria	2060	27.5	20.5	75	260	2,600	5.0	5.8	5.0	5.8	5.0	5.8
Algeria	2065	28.5	21.5	76	270	2,700	5.2	6.0	5.2	6.0	5.2	6.0
Algeria	2070	29.5	22.5	77	280	2,800	5.4	6.2	5.4	6.2	5.4	6.2
Algeria	2075	30.5	23.5	77	290	2,900	5.6	6.4	5.6	6.4	5.6	6.4
Algeria	2080	31.5	24.5	78	300	3,000	5.8	6.6	5.8	6.6	5.8	6.6
Algeria	2085	32.5	25.5	79	310	3,100	6.0	6.8	6.0	6.8	6.0	6.8
Algeria	2090	33.5	26.5	80	320	3,200	6.2	7.0	6.2	7.0	6.2	7.0
Algeria	2095	34.5	27.5	80	330	3,300	6.4	7.2	6.4	7.2	6.4	7.2
Algeria	2100	35.5	28.5	80	340	3,400	6.6	7.4	6.6	7.4	6.6	7.4
Algeria	2105	36.5	29.5	80	350	3,500	6.8	7.6	6.8	7.6	6.8	7.6
Algeria	2110	37.5	30.5	81	360	3,600	7.0	7.8	7.0	7.8	7.0	7.8
Algeria	2115	38.5	31.5	82	370	3,700	7.2	8.0	7.2	8.0	7.2	8.0
Algeria	2120	39.5	32.5	82	380	3,800	7.4	8.2	7.4	8.2	7.4	8.2
Algeria	2125	40.5	33.5	83	390	3,900	7.6	8.4	7.6	8.4	7.6	8.4
Algeria	2130	41.5	34.5	83	400	4,000	7.8	8.6	7.8	8.6		